

FIG. 1

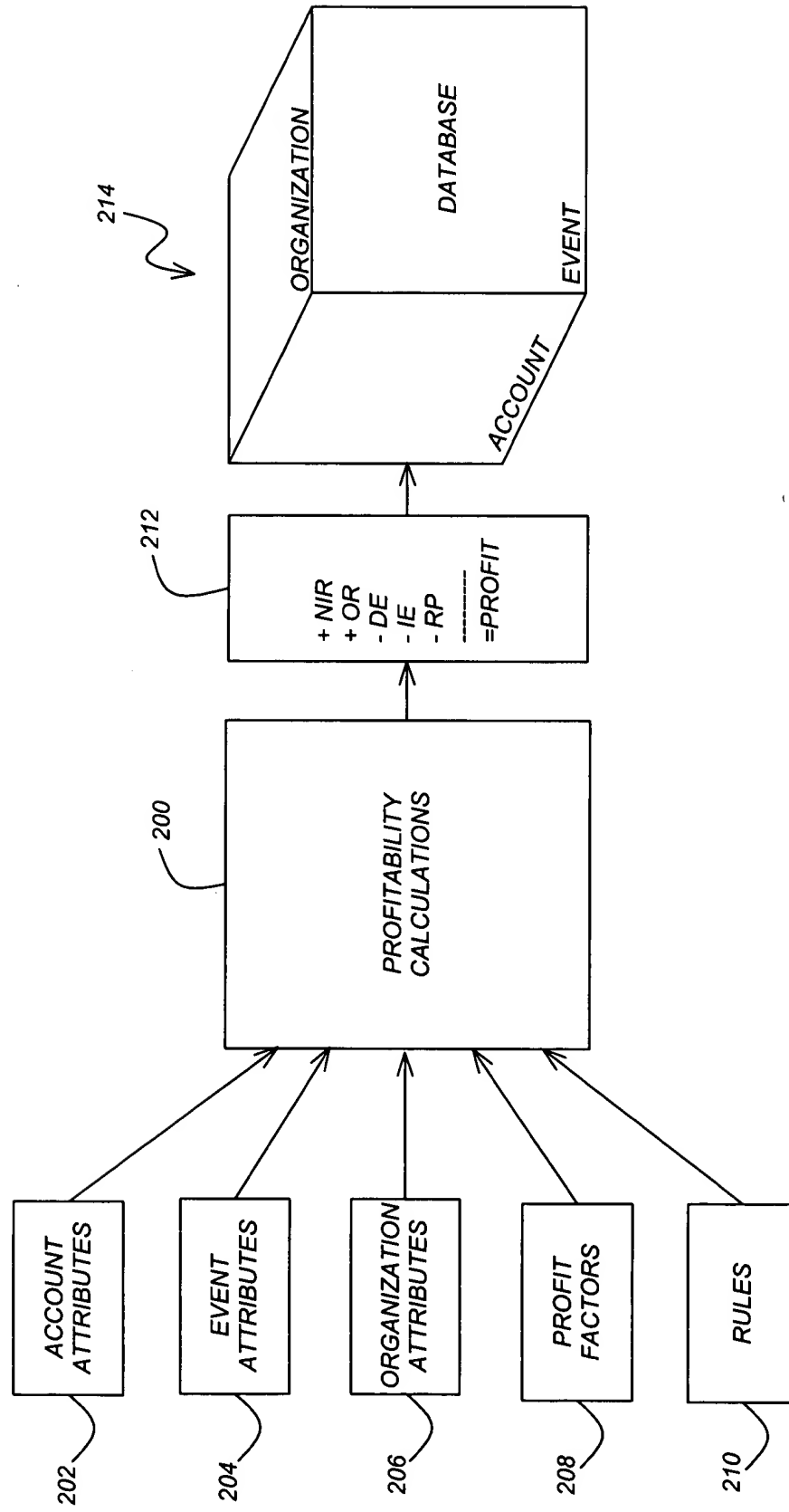


FIG. 2

RATE

12.0%

10.0%

9.0%

8.5%

8.0%

Inter-Bank Yield Curve

Lending Spread

Cost of Funds

Asset Liability Management Spread

Value of Funds

Deposit Spread

Interest Expense

1 month

25 Years

TIME

Fig. 3

FIG. 4

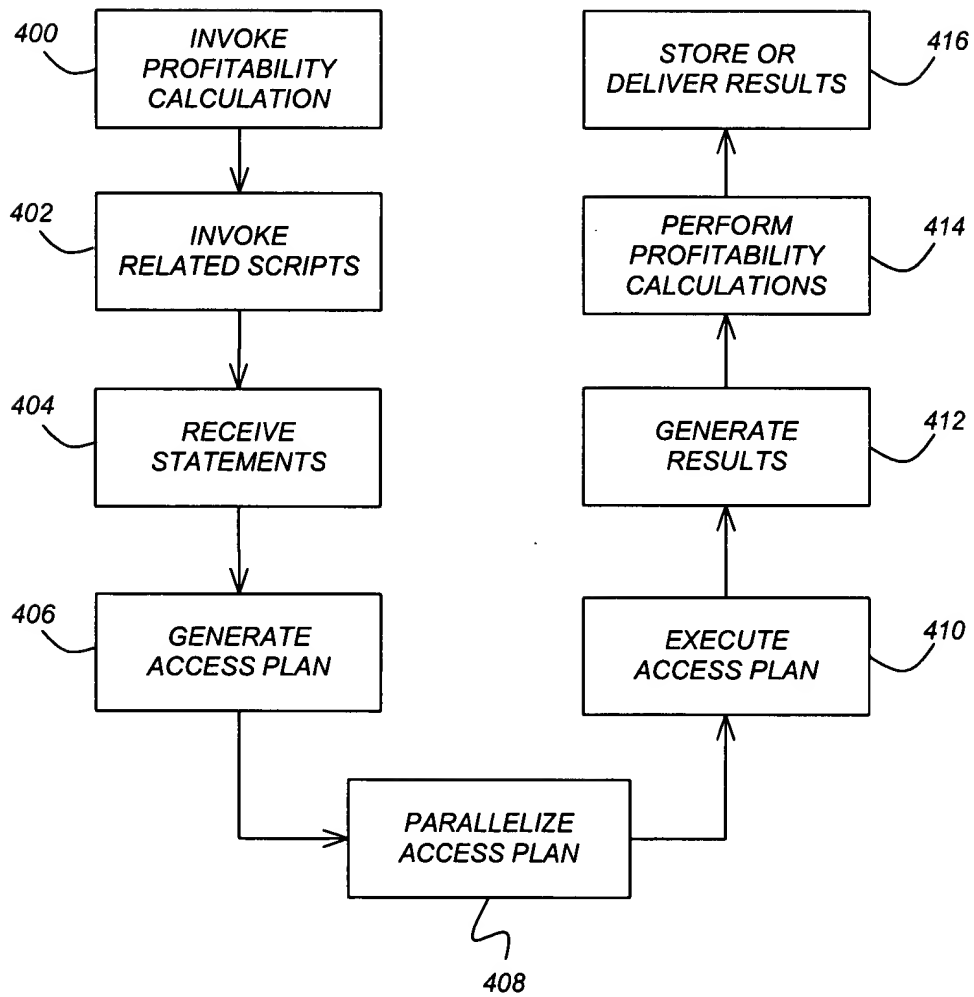


FIG. 4